

Amendment to the claims

Cancel claims 33-52.

Add new claims 53-83.

1.- 52. (Canceled)

1 53. (New) An automated bill paying and sorting apparatus having an access site
2 for electronically receiving, transmitting and processing data wherein the data includes
3 transaction data, bank data and approval data wherein the transaction data contains a plurality
4 of transactions between a debtor and creditors wherein each transaction includes identification
5 of the transaction between the debtor and a creditor and an amount due on the transaction, the
6 bank data contains a bank balance of the debtor in a bank account of the debtor at a bank of the
7 debtor and the approval data contains an approved dollar amount approved by the debtor to debit
8 the debtor's bank account and credit the amount due in a transaction, said apparatus comprising:
9 the access site including:

10 means for electronically transmitting a plurality of line items for display on a
11 video screen at a site of the debtor wherein said plurality of line items contain said
12 plurality of transactions with each line item displaying a respective transaction with said
13 identification of the transaction and said amount due thereon and with each line item
14 containing one or more category columns so that the debtor can insert category items in
15 category columns in said plurality of line items; and

16 means for electronically receiving approved dollar amounts from the debtor,
17 debiting the debtor's bank account by the approved dollar amounts and crediting the
18 amounts due in the transactions by the approved dollar amounts.

1 54. (New) The apparatus as claimed in claim 53 wherein the access site further
2 includes:

3 means for displaying a bank account of the debtor on the debtor's video screen; and

4 means for debiting the debtor's bank account by the approved dollar amounts and for
5 transmitting to the debtor's site for displaying on said video screen a balance in the debtor's bank
6 account after debiting the debtor's bank account by said approved dollar amounts.

1 55. (New) The apparatus as claimed in claim 53 wherein the access means further
2 includes:

3 means for calculating a new balance of amount due in a respective transaction, which is
4 a difference between the amount due in the transaction and the approved dollar amount, and for
5 electronically transmitting the new balance of amount due to the debtor's site for display in a
6 respective line item on the debtor's video screen.

1 56. (New) The apparatus as claimed in claim 53 further comprising:
2 means, responsive to one or more commands by the debtor, for inserting said category
3 items in said category columns; and

4 means, responsive to one or more commands by the debtor, for sorting said plurality of
5 line items by said category items.

1 57. (New) The apparatus as claimed in claim 56 wherein the access means further
2 includes:

3 means for calculating a new balance of amount due in a respective transaction, which is
4 a difference between the amount due in the transaction and the approved dollar amounts, and for
5 electronically transmitting the new balance of amount due to the debtor's site for display in a
6 respective line item on the debtor's video screen.

1 58. (New) The apparatus as claimed in claim 57 wherein the access site further
2 includes:

3 means for displaying a bank account of the debtor on the debtor's video screen; and
4 means for debiting the debtor's bank account by the approved dollar amounts and for
5 transmitting to the debtor's site for displaying on said video screen a balance in the debtor's bank
6 account after debiting the debtor's bank account by said approved dollar amounts.

1 59. (New) The apparatus as claimed in claim 58 wherein the access site further
2 includes:

3 an internet server with a web page monitored by an entity.

1 60. (New) The apparatus as claimed in claim 53 further comprising:
2 the access means further including:

3 the means for electronically transmitting further for electronically transmitting
4 each line item with at least first and second category columns so that the debtor can insert
5 at least primary and secondary category items of said category items in said first and
6 second category columns respectively; and

7 the debtor's site including:

8 means, responsive to one or more commands by the debtor, for inserting said
9 primary and secondary category items in the first and second category columns in each
10 line item and for displaying on the debtor's video screen said plurality of line items
11 with said primary and secondary category items in each line item; and

12 means, responsive to one or more commands of the debtor, for sorting the line
13 items by selected primary and secondary category items selected by the debtor and
14 displaying on the debtor's video screen the line items by said selected primary and
15 secondary category items.

1 61. (New) The apparatus as claimed in claim 60 wherein the access site further
2 includes:

3 means for displaying a bank account of the debtor on the debtor's video screen; and

4 means for debiting the debtor's bank account by the approved dollar amounts and for
5 transmitting to the debtor's site for displaying on said video screen a balance in the debtor's bank
6 account after debiting the debtor's bank account by said approved dollar amounts.

1 62. (New) The apparatus as claimed in claim 60 wherein the access means further
2 includes:

3 means for calculating a new balance of amount due in a respective transaction, which is
4 a difference between the amount due in the transaction and the approved dollar amount, and for
5 electronically transmitting the new balance of amount due to the debtor's site for display in a
6 respective line item on the debtor's video screen.

1 63. (New) The apparatus as claimed in claim 60 wherein the access site further
2 includes:

3 means for displaying a plurality of said bank accounts of the debtor on the debtor's video
4 screen; and

5 means for debiting the debtor's bank accounts by the approved dollar amounts and for
6 transmitting to the debtor's site for displaying on said video screen balances in the debtor's bank
7 accounts after debiting the debtor's bank accounts by said approved dollar amounts.

1 64. (New) The apparatus as claimed in claim 63 wherein the access means further
2 includes:

3 means for calculating a new balance of amount due in a respective transaction, which is
4 a difference between the amount due in the transaction and the approved dollar amount, and for
5 electronically transmitting the new balance of amount due to the debtor's site for display in a
6 respective line item on the debtor's video screen.

1 65. (New) The apparatus as claimed in claim 64 wherein the access site further
2 includes:

3 an internet server with a web page monitored by an entity.

1 66. (New) An automated bill paying and sorting apparatus having an access site for
2 electronically receiving, transmitting and processing data wherein the data includes transaction
3 data, bank data and approval data wherein the transaction data contains a plurality of transactions
4 between debtors and creditors and wherein each transaction includes identification of the
5 transaction and an amount due thereon, the bank data contains bank balances of the debtors in
6 bank accounts of the debtors at banks of the debtors and the approval data contains approved
7 dollar amounts approved by the debtors to debit the debtors' bank accounts and credit the
8 amounts due in said transactions, said apparatus comprising:

9 the access site including:

10 means for electronically transmitting a plurality of line items for display on video
11 screens at sites of the debtor wherein said plurality of line items contain said plurality of
12 transactions with each line item displaying a respective transaction with said
13 identification of the transaction and said amount due thereon and with each line item
14 containing one or more category columns so that each debtor can insert category items
15 in category columns in said plurality of line items; and

16 means for electronically receiving approved dollar amounts from the debtors,
17 debiting the debtors' bank accounts by the approved dollar amounts and crediting the
18 amounts due in the transactions by the approved dollar amounts.

1 67. (New) The apparatus as claimed in claim 66 wherein the access site further
2 includes:

3 means for displaying a plurality of said bank accounts for each of at least some of the
4 debtors on each debtor's video screen; and

5 means for debiting each debtor's bank accounts by the approved dollar amounts and for
6 transmitting to each debtor's site for displaying on each debtor's video screen balances in each
7 debtor's bank accounts after debiting each debtor's bank accounts by said approved dollar
8 amounts.

1 68. (New) The apparatus as claimed in claim 66 further comprising:
2 means, responsive to one or more commands by each debtor, for inserting selected
3 category items in said plurality of category columns in each of selected line items for said
4 plurality of line items; and

5 means, responsive to one or more commands by each debtor, for sorting the line items
6 by one or more selected category items and displaying at least a portion of each line item of the
7 plurality of line items sorted by said one or more selected category items on said video screen.

1 69. (New) The apparatus as claimed in claim 68 wherein the access site further
2 includes:

3 means for displaying a plurality of said bank accounts for each of at least some of the
4 debtors on each debtor's video screen; and

5 means for debiting each debtor's bank accounts by the approved dollar amounts and for
6 transmitting to each debtor's site for displaying on each debtor's video screen balances in each
7 debtor's bank accounts after debiting each debtor's bank accounts by said approved dollar
8 amounts.

1 70. (New) The apparatus as claimed in claim 66 further comprising:
2 the access means further including:

3 the means for electronically transmitting further for electronically transmitting
4 each line item with at least first and second category columns so that each debtor can
5 insert at least primary and secondary category items of said category items in said first
6 and second category columns respectively; and
7 each debtor's site including:

8 means, responsive to one or more commands by each debtor, for inserting said
9 primary and secondary category items in the first and second category columns
10 respectively in each line item and for displaying on each debtor's video screen said
11 plurality of line items with said primary and secondary category items in each line item;
12 and

13 means, responsive to one or more commands by each debtor, for sorting the line
14 items by selected primary and secondary category items selected by each debtor and for
15 displaying on each debtor's video screen the line items by said selected primary and
16 secondary category items.

1 71. (New) The apparatus as claimed in claim 70 wherein the access site further
2 includes:

3 means for displaying a plurality of said bank accounts for each of at least some of the
4 debtors on each debtor's video screen; and

5 means for debiting each debtor's bank accounts by the approved dollar amounts and for
6 transmitting to each debtor's site for displaying on each debtor's video screen balances in each
7 debtor's bank accounts after debiting each debtor's bank accounts by said approved dollar
8 amounts.

1 72. (New) An apparatus for paying and sorting bills involving a creditor, a debtor
2 and a bank at a creditor site, a debtor site and a bank site respectively comprising:

3 the creditor's site having stored transaction data which includes a description of a product
4 and/or service purchased by the debtor, a date of purchase of the product and/or service, amount
5 due by the debtor for the purchase and due date of the amount due;

6 means, at the creditor's site, for electronically transmitting the transaction data with the
7 description, date of purchase, amount due and due date displayed as respective columns in a line
8 item on an electronic video screen of the debtor for approval by the debtor;

9 computer means, at the debtor's site, for receiving the transaction data as said line item
10 on the video screen;

11 activation means associated with the computer means and responsive to an approval
12 command by the debtor for indicating approval by the debtor of at least a portion of the amount
13 due;

14 upon the activation means responding to said approval command, the computer means
15 being responsive to the activation means for electronically transmitting approval data of at least
16 a portion of said amount due to said bank where the debtor has a bank account for paying bills;

17 means, at the bank's site, for receiving said approval data and debiting said bank account
18 by said at least a portion of the amount due;

19 means, at the bank site, for electronically transmitting to the creditor credit amount data
20 which includes said at least a portion of the amount due for offsetting said amount due;

21 means, at the creditor's site, for receiving the credit amount data and crediting the debtor's
22 account by said at least a portion of the amount due; and

the debtor's computer means also for displaying a plurality of said line items on the debtor's video screen with each line item having one or more category columns so that the debtor can employ the computer means for inserting one or more category items in said one or more category columns.

73. (New) An apparatus as claimed in claim 72 wherein the debtor has a plurality of bank accounts, the apparatus further comprising:

said computer means is also for displaying said plurality of bank accounts on the debtor's video screen with a balance in each account; and

said activation means being responsive to a command by the debtor to debit a particular bank account selected by the debtor for paying the amount due on the purchase.

74. (New) An apparatus as claimed in claim 72 further comprising:

said computer means further having a sorting means for sorting said line items by said one or more category items and displaying the line items by said one or more category items on said video screen after the debtor inserts said one or more category items in said one or more category columns in each line item.

75. (New) An apparatus as claimed in claim 74 wherein the debtor has a plurality of bank accounts, the apparatus further comprising:

said computer means is also for displaying said plurality of bank accounts on the debtor's video screen with a balance in each account; and

said activation means being responsive to a command by the debtor to debit a particular bank account selected by the debtor for paying the amount due on the purchase.

76. (New) An apparatus as claimed in claim 72 further comprising:

the computer means having a sorting means for sorting line items by selected primary and secondary category items selected by the debtor and for displaying the line items by said selected primary and secondary category items on said video screen.

1 77. (New) An apparatus as claimed in claim 76 wherein the debtor has a plurality of
2 bank accounts, the apparatus further comprising:

3 said computer means is also for displaying said plurality of bank accounts on the debtor's
4 video screen with a balance in each account; and

5 said activation means being responsive to a command by the debtor to debit a particular
6 bank account selected by the debtor for paying the amount due on the purchase.

1 78. (New) A computer program product for paying and sorting bills involving
2 creditors, a debtor and at least one bank with a bank account for the debtor, at creditors' sites, a
3 debtor site and at least one bank site respectively wherein each creditor's site has stored
4 transaction data which includes a description of a product and/or service purchased by the debtor,
5 a date of purchase of the product and/or service, amount due by the debtor for the purchase and
6 due date of the amount due, means, at each creditor's site, for electronically transmitting the
7 transaction data to the debtor, means, at the bank's site, for receiving approval data from the
8 debtor for at least a portion of the amount due, debiting said bank account by said at least a
9 portion of the amount due and for electronically transmitting to each creditor credit amount data
10 which includes said at least a portion of the amount due for offsetting said amount due, means,
11 at the creditor's site, for receiving the credit amount data and crediting the debtor's account by
12 said at least a portion of the amount due, and wherein the computer program product can be
13 accessed by the debtor at the debtor's site for use with a debtor's computer and a video screen,
14 and an activation means at the debtor's site, associated with the debtor's computer and responsive
15 to commands by the debtor, for causing the computer to perform selected functions, said
16 computer program product comprising:

17 at least one recording medium;
18 receiving means, recorded on the said recording medium, for receiving the transaction
19 data and displaying the transaction data in a plurality of line items on the video screen of the
20 debtor with each of the product and/or service, date of purchase of the product and/or service,
21 amount due by the debtor for the purchase and due date of the amount due being shown as
22 columns in each line item;

23 means, recorded on said recording medium and responsive to the indication means after
24 a command by the debtor, for causing the computer to electronically transmit approval data of
25 said at least a portion of the amount due to at least one of said banks where the debtor has a bank
26 account; and

27 means, recorded on said recording medium, for displaying one or more category columns
28 in each line item so the debtor can insert one or more category items in said one or more category
29 columns.

1 79. (New) A computer program product as claimed in claim 78 wherein the debtor
2 has a plurality of said bank accounts at one or more said banks, the computer program product
3 further comprising:

4 the receiving means also for receiving an account balance for each bank account and
5 displaying the account balances on said screen adjacent respective banks; and

6 means, recorded on said recording medium and responsive to the activation means after
7 a command by the debtor, for causing the computer to electronically transmit approval data of
8 said at least a portion of the amount due from a bank account selected by the debtor.

1 80. (New) A computer program product as claimed in claim 78 further comprising:
2 means, recorded on said recording medium and responsive to one or more commands by
3 the debtor, for inserting category items in category columns in said plurality of line items; and
4 means, recorded on said recording medium and responsive to one or more commands by
5 the debtor, for sorting said plurality of line items by said category items.

1 81. (New) A computer program product as claimed in claim 80 wherein the debtor has
2 a plurality of said bank accounts at one or more said banks, the computer program product
3 further comprising:

4 the receiving means also for receiving an account balance for each bank account and
5 displaying the account balances on said screen adjacent respective banks; and

6 means, recorded on said recording medium and responsive to the activation means after
7 a command by the debtor, for causing the computer to electronically transmit approval data of
8 said at least a portion of the amount due from a bank account selected by the debtor.

1 82. (New) A computer program product as claimed in claim 78 further comprising:
2 means, recorded on said recording medium and responsive to one or more commands by
3 the debtor, for inserting primary and secondary category items in first and second category
4 columns respectively in each line item and for displaying on the debtor's video screen the line
5 items with said primary and secondary category items in each line item; and
6 means, recorded on said recording medium and responsive to one or more commands of
7 the debtor, for sorting the line items by said primary and secondary category items and displaying
8 on the debtor's video screen the line items by said primary and secondary category items.

1 83. (New) A computer program product as claimed in claim 82 wherein the debtor
2 has a plurality of said bank accounts at one or more said banks, the computer program product
3 further comprising:
4 the receiving means also for receiving an account balance for each bank account and
5 displaying the account balances on said screen adjacent respective banks; and
6 means, recorded on said recording medium and responsive to the activation means after
7 a command by the debtor, for causing the computer to electronically transmit approval data of
8 said at least a portion of the amount due from a bank account selected by the debtor.